

BRYAN ADAMS & SHEILA HARRIS-ADAMS
11 LINDEN AVENUE
MERCHANTVILLE, NJ 08109

OFFICE OF THE CHAPTER 13 STANDING TRUSTEE

Isabel C. Balboa
Chapter 13 Standing Trustee
Cherry Tree Corporate Center
535 Route 38, Suite 580
Cherry Hill, NJ 08002-2977
(856) 663-5002

**UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)**

In Re:

BRYAN A. ADAMS
SHEILA K. HARRIS-ADAMS

Debtor(s).

Proceedings in Chapter 13

Case No.: 22-16468-ABA

**TRUSTEE'S STATEMENT PURSUANT
TO 11 U.S.C. §§ 1302(c), 1106(a)(3), and
1106(a)(4)**

The Chapter 13 Standing Trustee hereby submits this Statement of Investigation of the financial affairs of the Debtor(s) pursuant to 11 U.S.C. §§ 1302(c), 1106(a)(3) and 1106(a)(4).

1. The Trustee's office has conducted a § 341(a) Meeting of Creditors and a business examination which consisted of the review of the Petition, Schedules A - J, Statement of Financial Affairs, and Statement of Current Monthly Income, including a comparison between the Debtor(s)' filed petition and schedules and Certification of Business Debtor (attached hereto as Exhibit "A").

2. The Trustee, except to the extent that the Court orders otherwise, has investigated the acts, conduct, assets, liabilities, and financial condition of the Debtor(s), the operation of the Debtor(s)' business and the desirability of the continuance of such business, and any other matter relevant to the case or to the formulation of a plan.

3. Furthermore, in connection with the investigation, the Trustee has not ascertained any fact pertaining to fraud, dishonesty, incompetence, misconduct, mismanagement or irregularity in the management of the affairs of Debtor(s), or to a cause of action available to the estate.

Dated: December 14, 2022

Respectfully submitted,

ICB: KES
via first class mail:

BRYAN A. ADAMS
SHEILA K. HARRIS-ADAMS

/s/ ISABEL C. BALBOA
ISABEL C. BALBOA
Chapter 13 Standing Trustee

UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF NEW JERSEY
(Camden)

IN RE: Bryan A. Adams and
Sheila K. Harris-Adams

Proceedings in Chapter 13

Case Number: 22-16468

(ABA) JNP

Debtor(s).

CERTIFICATION OF DEBTOR
FOR DISSOLUTION OF A BUSINESS
WITHIN THE LAST TWO (2) YEARS

I, Sheila K. Harris Adams being duly sworn, upon my oath state:

1. I had an ownership interest in the business known as Vigency Business Solutions LLC.
2. I operated the business at 11 Linden Ave, Merchantville NJ 08109.
3. I operated this business as a (sole proprietorship, LLC, LLP, Partnership, Corp. or Franchise).
4. I started this business on about February 2017.
5. I ended this business stopped operating this business on early August 2021.
6. I had an ownership interest of 100 %.
7. I dissolved or canceled or sold the business.
8. I have or have not complied with all Federal and State requirements regarding the closure of this business. Business has not yet been dissolved. I am unsure if I may have to try to re-start the business.
9. I had bank accounts in the following financial institutions which were utilized for my business operations (include Paypal & online accounts):

Bank Name	Type of Account / Purpose	Account Number (Last 4 digits)
<u>TD</u>	<u>checking</u>	

10. I have or have not closed these accounts with the bank.
11. I have or have not filed final business tax returns with the Internal Revenue Service and State of New Jersey or any other state or commonwealth for all the prior tax years, for which I/the business were required to file a return. I file a Schedule C on my personal return to show income & expense.
12. At the time of closing, the value of my business assets, including tools, equipment, inventory, and accounts totaled \$ 200. est'd.
13. At the time of closing, I had business obligations which totaled \$ -0-.

NA Verification of dissolution of the business from the Internal Revenue Service and/or State of New Jersey or any other state or commonwealth;
~~sent~~ Last two (2) filed Federal Tax Returns, with all supporting schedules and statements; and
~~To be sent~~ Bank statements for six (6) months ending the month prior to filing OR verification that all business accounts have been closed.
~~through my attorney~~

I declare under penalty of perjury that the foregoing statements are true and correct.

I have read and acknowledge my responsibilities as a business debtor.

I understand that by filing this certification with the Standing Trustee and attachments in its support, I am signing the document under Fed. R. Bankr. P. 9011.

I declare that (I or my attorney) will retain the original signature of this certification for a period of seven (7) years from the date of the closing of this case pursuant to Fed. R. Bankr. P. 8011.

Date: _____ /s/ _____
Debtor

Date: 9/8/22 /s/ Evelyn K. Morris-Adams
Co-Debtor